

Information to identify the case:

Debtor 1	<u>Kisha L. Walton–St. Vil</u>	Social Security number or ITIN	xxx–xx–5953
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	District of New Jersey		
Case number:	17–29989–SLM		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kisha L. Walton–St. Vil

12/29/17

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Kisha L. Walton-St. Vil
 Debtor

Case No. 17-29989-SLM
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 23

Date Rcvd: Dec 29, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 31, 2017.

db Kisha L. Walton-St. Vil, 639 Nassau St, # 4, Orange, NJ 07050-1260
 517100529 Cach LLC, 4240 S Monaco, 2nd Floor, Denver, CO 80237-0000
 517100539 Nassau Street Condo, 50 Harrison St, Hoboken, NJ 07030-6064
 517100542 RAS Citron, 130 Fairfield Rd, Fairfield, NJ 07004-2407

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 29 2017 22:59:44 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 29 2017 22:59:40 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

cr +EDI: RMSC.COM Dec 29 2017 22:38:00 Synchrony Bank c/o PRA Receivables Management, LLC,
 PO BOX 41021, Norfolk, VA 23541-1021

517100527 +EDI: AMEREXPR.COM Dec 29 2017 22:38:00 American Express, Po Box 981537,
 El Paso, TX 79998-1537

517100528 +EDI: TSYS2.COM Dec 29 2017 22:38:00 Barclays Bank, 125 S West St,
 Wilmington, DE 19801-5014

517100530 +E-mail/Text: bankruptcy@cavps.com Dec 29 2017 23:00:05 Calvary Portfolio,
 500 Summit Lake Dr, Suite 4a, Valhalla, NY 10595-2323

517100531 +EDI: CAPITALONE.COM Dec 29 2017 22:38:00 Capital One, PO Box 30285,
 Salt Lake City, UT 84130-0285

517100532 +EDI: CHASE.COM Dec 29 2017 22:38:00 Chase, PO Box 15153, Wilmington, DE 19886-5153
 517100533 +EDI: WFNNB.COM Dec 29 2017 22:38:00 Comenity Bank, 995 W 122nd Ave,
 Westminster, CO 80234-3417

517100534 +E-mail/Text: electronicbkydocs@nelnet.net Dec 29 2017 22:59:48 Department Of Education,
 121 S 13th St, Lincoln, NE 68508-1904

517100536 E-mail/Text: bankruptcy.bnc@ditech.com Dec 29 2017 22:59:23 Ditech, PO Box 6172,
 Rapid City, SD 57709-6172

517100537 +EDI: HFC.COM Dec 29 2017 22:38:00 HSBC, PO Box 17904, San Diego, CA 92177-7904

517100535 +EDI: IRS.COM Dec 29 2017 22:38:00 Department Of The Treasury, Internal Revenue Service,
 Cincinnati, OH 45999

517100538 +EDI: MID8.COM Dec 29 2017 22:38:00 Midland Funding, 8875 Aero Dr, Suite 200,
 San Diego, CA 92123-2255

517100540 +E-mail/Text: bankruptcy@optimarecoveryservices.com Dec 29 2017 22:59:59 Optima Recovery,
 6215 Kingston Ok, Suite A, Knoxville, TN 37919-4044

517100541 +EDI: PRA.COM Dec 29 2017 22:38:00 Portfolio Recovery, 120 Corporate Boulevard, Ste 1,
 Norfolk, VA 23502

517100543 +EDI: RMSC.COM Dec 29 2017 22:38:00 Synchb, Po Box 965036, Orlando, FL 32896-5036

517102738 +EDI: RMSC.COM Dec 29 2017 22:38:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021

517100544 +EDI: WTRRNBBANK.COM Dec 29 2017 22:38:00 Target, Po Box 673, Minneapolis, MN 55440-0673
 TOTAL: 19

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 31, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 29, 2017 at the address(es) listed below:

Benjamin Jamie Ginter on behalf of Debtor Kisha L. Walton-St. Vil gintr316@aol.com
 Denise E. Carlon on behalf of Creditor DITECH FINANCIAL LLC dcarlon@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 Rebecca Ann Solarz on behalf of Creditor DITECH FINANCIAL LLC rsolarz@kmlawgroup.com

District/off: 0312-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 23

Date Rcvd: Dec 29, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Steven P. Kartzman kartztee@optonline.net,
jzapata@msklaw.net;njl6@ecfcbis.com;jloewenstein@msklaw.net
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5